

**RED LAKE COUNTY SOCIAL SERVICE CENTER
POLICY & PROCEDURE**

Date Adopted: 08/24/2016	Date Last Reviewed/Revised: 11/17/2017	Next Review Due: 9/1/2019
Title: Crisis Assistance Funding		
Purpose: To provide policy and procedure for accepting and processing applications for emergency requests from family assistance units		
Authorizing Authority: Sec. 94. [256J.626] [MFIP CONSOLIDATED FUND.]		
Agency Contact(s): Peggy Nord		Department(s): Income Maintenance

BACKGROUND

Per 256J.626 Red Lake County will give priority to families currently receiving Minnesota Family Investment Program (MFIP) or Diversionary Work Program (DWP), including Family Stabilization Services (FSS) and families at risk of receiving MFIP or DWP. (Sec. 94, Subd. 3, [256J.626] [MFIP CONSOLIDATED FUND])

The family must contain a minor child, a pregnant woman, or a non-custodial parent of a minor child receiving assistance. Per 256J.08, Subd 60, a minor child is defined as a child who is living in the same home of a parent or other caregiver, is not the parent of a child in the home, and is either less than 18 years of age or is under the age of 19 years and is a full-time student in a secondary school or pursuing full-time secondary level courses of vocational or technical training designed to fit students for gainful employment.

Red Lake County will grant Crisis Assistance Funding only when, and to the extent that funding for the program is available through the designated portion of the MFIP Consolidated Support Services Fund established by the county.

Red Lake County will apportion annual funding which will be spent on a first come first served basis. All applications received after the funding has been expended will be denied and no waiting lists will be maintained.

POLICY

Crisis Shelter and Utility Needs Defined:

A crisis is defined as the loss of shelter or utilities and poses a direct, immediate threat to the physical health or safety of a child.

Crisis Assistance Funding is limited to the minimum needed to resolve the crisis, not to exceed the maximum of \$750.

Red Lake County Crisis Assistance Funding may be used to pay for the following Crisis Shelter and Utility needs:

- Damage Deposits – limited to an amount that does not exceed the amount of one month’s rent.

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- Rent Payments – as required by a written lease or other binding agreement between the landlord and renter.
 - Verification of a landlord—tenant relationship must be provided.
 - The family unit must provide verification of pending eviction or unlawful detainer.
- Utility Payments – pending discontinuance of service must be verified, counted utilities include electricity, heat, water, sewer, garbage and cooking fuel.
- Arrearage on contract for deed or mortgage payments when a foreclosure action occurs and prior to Sheriff's sale. In order for payment to prevent foreclosure to be made all of the following conditions must be met:
 - The family unit must own, occupy and maintain the home.
 - The family unit's anticipated income must be enough to pay housing costs over the next 12 months.
 - The family unit must verify that a lending institution denied refinancing.
 - The family unit must verify that they've made application with the local Community Action Plan agency for foreclosure prevention (Inter-County Community Council)
 - The creditor must accept Crisis Assistance Funding and any other payments as full payment of the arrearage.

Red Lake County Crisis Assistance Funding is not available to pay:

- Damage deposits in excess of one month's rent.
- A portion of a rent payment that is intended to cover an unpaid damage deposit.
- Garage rental.
- Legal fees and court costs.
- When the landlord would accept a payment plan to alleviate any arrears.
- Food or Special Diets.
- Any other costs determined inconsistent with this plan.

Applicants will be referred to other available resources to assist with crisis needs not covered by Red Lake County Crisis Assistance Funding.

**Regarding disconnect, reconnect and late fees – upon approval of assistance the worker will ask if the fees can be waived. If fees are not waived, and are beyond the amount allowed for the emergency assistance application the recipient will have to pay the fees.

To be eligible for Crisis Assistance Funding, an assistance unit (defined as all family and all other people that live in the same household) must meet ALL of the following conditions:

- A caregiver must meet the 30-day state residency requirement.
- In the month of application, the gross income of the household must not be in excess of 200% of the Federal Poverty Guideline.
- The family must contain a minor child, a pregnant woman, or a non-custodial parent of a minor child receiving assistance. See definition of minor child on Legal Authority page.

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- Any adult household member must not have quit a job, refused employment or refused training for employment without good cause in Minnesota or another state within the past 60 days. Good Cause will be evaluated using Employment Services criteria for quitting suitable employment without good cause. Good Cause and Suitable Employment are defined by the definition outlined in DHS Combined Manual in 0028.18 (Good Cause for Non-Compliance – MFIP), 0028.18.03 (Suitable Work/Unsuitable Work).
- For current MFIP/DWP recipients, any adult household member must not be in an Employment Services or Child Support sanction (MFIP/DWP, Health Care or Child Care) in the month of application or in any month in which the Crisis Assistance Funding is intended to cover. If closed due to a 100% sanction, applicant must prove at least 4 weeks of compliance with work or work search for 35 hours per week.
- Any adult household member must not be disqualified from the MFIP or DWP in the month of application or in any month in which the Crisis Assistance Funding is intended to cover.
- Any adult household member must not have caused the crisis by non-compliance with any other state, federal or county program requirements or illegal activities.

- The unit must be unable to resolve its crisis by combining:
 - Liquid assets and assets they can liquidate in time to help.
 - Income they will receive in time to help. Examples of income include but are not limited to wages, cash grants, Social Security income, child support, SSI, Unemployment Compensation, lump sum payments, gambling winnings, tax refunds, student loans not earmarked for educational expenses (educational expenses are defined as books, tuition, and mandatory student fees), child support arrears, etc.
 - Other funds for which they are eligible.
 - MFIP/DWP – if the applicant’s household appears to be potentially eligible for MFIP/DWP they must also apply for the cash program and cooperate with requirements to become eligible.

- At least 1 caregiver and 1 child must not have used EGA or any other crisis/emergency monies under MFIP consolidated fund, in Minnesota in the past 12 months.
- Crisis Assistance Funding payments, if approved, in combination with other available resources must be able to resolve the crisis, not just delay it.
- At least 1 child or pregnant woman must meet MFIP citizenship requirements as defined in DHS Combined Manual 0011.03 (Citizenship and Immigration Status).
- The household must have paid a minimum of 30% of their countable income during the application month and three prior months for shelter and utility expenses. Payments made by other agencies or individuals on behalf of the household members are not counted towards the 30% requirement.
 - Countable income is defined as all gross earned and unearned income (including tips and tax refunds as well as all other money) received by all members of the household less the following deductions:
 - Federal, State, and local taxes withheld from wages
 - Child support payments paid to children living outside of the household

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- Health and dental insurance premiums
- Other mandatory payroll deductions, except garnishments
- Child care expenses, only if the household is ineligible for CCAP based on household size and income or they are eligible but on the waiting list for the program. (example: Household income over 185% of FPG is over BSF limit so could not be CCAP eligible, so their expenses would count as deductions from their income for Crisis Assistance.)

Application Process

Before caregiver(s) can receive Crisis Assistance Funding, they (or their authorized representative) must complete an application and meet eligibility requirements. “Application” refers to the Combined Application Form (CAF). All adult members in the household must sign the application. The date of application is the date that the signed CAF is received by Red Lake County.

The County must process the application upon receipt of all necessary information and verifications in time to avert the crisis, but no later than 30 days from the date the application is received. The County may take an additional 30 days if necessary to obtain information needed to resolve the crisis, and the delay is not caused by the applicant’s refusal to cooperate in obtaining the information and if the crisis can still be averted during the additional 30-day time frame.

Interview Process

Applicants for Crisis Assistance Funding, or their authorized representative, are required to complete an interview. This interview should be held face-to-face if possible but if necessary an exception may be made to do a telephone interview. During the interview:

- Applicants will be informed of their responsibilities and rights. See DHS Combined Manual 0003 (Client Responsibilities and Rights)
- Information on the application will be reviewed and checked to make sure it is complete.
- Program eligibility requirements, benefits, processing standards, and payment methods will be explained.
- Available verifications will be reviewed and client consent for third party verifications, as needed, will be obtained.

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Required Verifications

An applicant for Crisis Assistance Funding must provide the following verifications:

- County residence
- All household members' identity
- Social Security Numbers for all household members
- Verify that a unit member is responsible for the shelter and utility expenses (any bills that are not a unit member's legal responsibility are not considered in the calculations and cannot be paid by County Crisis Assistance Funding.)
- The crisis and the cost of alleviating the crisis. Examples of verification include utility shut-off notices, eviction notices, lease agreements and rental statements
- Income for the month of application and prior three months
- Deductions from countable income
- Assets
- Immigration status, if applicable
- Relationship to child in the household
- Pregnancy, if applicable
- Rent and utility payments made in the month of application and prior three months

In the situation that an application is received at or near the end of a month and if for any reason the processing cannot be completed until the next month, applicants will also need to verify any income and expenses that have occurred since the application was filed. In this case there will be a total of 5 months of income and expenses being evaluated (application month, prior three months plus the processing month).

Affordability Determination

Applicants for Crisis Assistance Funding must be able to show that their rent and utility costs are affordable. Affordable is defined as income sufficient to pay monthly shelter, utility, food and transportation costs (including car payments and insurance).

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Determining the amount of Crisis Assistance Funding

1. Determine the minimum amount needed to resolve the unit's crisis.
2. Determine if other public or private aid is available.
3. Determine the amount of countable income and assets the household has or will have that can apply toward the crisis. Count all income and assets; there are no exclusions.
4. Determine the countable income of all household members. Countable income is defined as all gross earned and unearned income received by all members of the household less the following deductions:
 - Federal, state and local taxes withheld from wages
 - Child support payments paid to children living outside of the household
 - Health and dental insurance premiums
 - Other mandatory payroll deductions, except garnishments
 - Child care costs if not eligible for CCAP due to excess income or on waiting list
5. Count assets the unit can convert to cash in time to resolve the crisis. Do not count personal effects and essential household goods.
6. Add the amounts in steps 2, 4 and 5. Subtract the total from the amount in step 1. The remainder is the maximum eligibility amount, not to exceed the county Crisis Assistance Funding maximum.
7. Red Lake County will issue Crisis Assistance Funding for needs that accrue before that 30-day period only when the county agency determines it is necessary in order to resolve emergencies arising or continuing during the 30-day period of eligibility.
8. Red Lake County staff must try to resolve the household's crisis situation in the most cost-effective manner.
9. Red Lake County staff may make the determination that the assistance unit's mismanagement of the money caused the crisis, the County may require the assistance unit to cooperate with vendor or protective payments for up to 12 months, or require attendance at money management classes.